

### Amendments to the Claims

Claim 1 (Currently amended): A method of using a negotiable instrument with fraud protection comprising:  
accepting a negotiable instrument ~~from a writer~~ having a pre-printed bar code from a writer, a photo identification, and a pre-printed signature;  
reading the bar code on the negotiable instrument and deriving personal identification information from the bar code;  
comparing the personal identification information from the bar code with information provided by the writer;  
comparing the photo identification upon the negotiable instrument to the writer; and  
comparing the pre-printed signature upon the negotiable instrument to a signature placed by the writer upon the negotiable instrument.

Claim 2 (Original): The method of claim 1 wherein the personal information is from the group consisting of: home address, pin number, social security number, telephone number, drivers license number, password, digital photograph, and signature.

Claim 3 (Original): The method of claim 1 wherein the personal information from the bar code comprises a home address and telephone number.

Claim 4 (Original): The method of claim 3 wherein the personal identification information from the bar code further comprises a digital photograph of the writer.

Claim 5 (Original): The method of claim 4 wherein the personal identification information from the bar code further comprises a digital image of the writer's signature.

Claim 6 (Currently amended): A negotiable instrument with fraud protection, comprising:  
a bank check; ~~without any personal information visible~~;  
a visible photo of a writer pre-printed upon the ~~negotiable instrument~~ check;

a signature of the writer pre-printed upon the ~~negotiable instrument~~bank check for comparison by the writer; and  
a pre-printed bar code hiding personal information about the writer.

Claim 7 (Original): The negotiable instrument with fraud protection of claim 6 wherein the personal information is from the group consisting of a home address, pin number, social security number, telephone number, drivers license number, password, digital photograph, and signature.

Claim 8 (Original): The negotiable instrument with fraud protection of claim 6 wherein the personal information in the pre-printed bar code comprises a home address and telephone number.

Claim 9 (Original): The negotiable instrument with fraud protection of claim 8 wherein the personal information in the pre-printed bar code further comprises a digital photograph of the writer.

Claim 10 (Original): The negotiable instrument with fraud protection of claim 9 wherein the personal information in the pre-printed bar code further comprises a digital image of the writer's signature.

Claim 11 (Original): The negotiable instrument with fraud protection of claim 6 wherein the bar code is placed adjacent the visible photo of the writer.

Claim 12 (Currently amended): A negotiable instrument with fraud protection, comprising:  
a ~~negotiable instrument~~bank check without any personal information visible; and  
a pre-printed bar code having personal information about a writer including a home address and telephone number.

Claim 13 (Currently amended): The negotiable instrument with fraud protection of claim ~~10~~  
12 wherein the personal information in the pre-printed bar code further comprises a digital  
photograph of the writer.

Claim 14 (Currently amended): The negotiable instrument with fraud protection of claim ~~10~~  
12 wherein the personal information in the pre-printed bar code further comprises a digital image  
of the writer's signature.

Claim 15 (New): The negotiable instrument with fraud protection of claim 12 wherein the  
personal information is the pre-printed bar code further comprises a social security number of the  
writer.

### **Amendments to the Drawings**

New corrected drawings have been submitted to include computer printed reference numbers.